

At a
glance
Lump Sum
Protection



**Protecting your future to
make the most out of life**



Aviva Lump Sum Protection

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Why Protection?

With Aviva's Protection*first*, you have peace of mind knowing that you and your family will be financially secure and protected in the event of any unforeseen situations occurring during your lifetime.

Our Life and Recovery Money policies pay a lump sum benefit.

If you are unable to work because of injury or illness, our Income Protection policies can pay you a percentage of your regular income.

Why Aviva?

Aviva Australia is the local face of the international Aviva plc group, the world's fifth largest insurance group. Servicing 300,000 Australians for their insurance, investment and superannuation needs, Aviva Australia has been operating for over 100 years.

Worldwide, Aviva has been looking after their customers for over 300 years and is the largest insurance group in the UK.

Aviva is about life and vitality - helping more than 40 million customers worldwide to make the most of their lives.



Protection

Life

Protection for the people you love most

Life is short. Too short. So you want to make sure you protect the people that matter most while you can. With Aviva Protection - Life, not only are your loved ones protected in the unforeseen event you lose your life, but you can also be covered if you suffer from a terminal illness.*

Benefits of life insurance with Aviva

- ✓ receive an advanced death benefit payment if you become terminally ill*
- ✓ take care of your family financially if you lose your life
- ✓ enjoy automatic annual increases in your cover in line with inflation**
- ✓ enjoy automatic renewal of your policy until it expires (providing you continue to pay premiums)
- ✓ increase your cover when significant events happen e.g. marriage (known as 'Future Insurability')***
- ✓ freeze your premiums after your 30th birthday (known as the 'Economiser Option')^
- ✓ we'll automatically upgrade your policy if the policy improves (known as 'Upgrade Guarantee') subject to there being no change in relevant premiums
- ✓ pay your benefits from your super contributions to save tax
- ✓ receive up to \$10,000 as an advance payment to meet your funeral costs

How much cover can you apply for?

Insurance for loss of life (inc. terminal illness)

There are no limits to death cover

Insurance if you become totally and permanently disabled (optional at additional cost)

Apply for up to \$5,000,000^^

Note: conditions and restrictions apply to all insurance and options

*As defined in the policy terms and conditions. **Min. CPI is 3% p.a. ***Conditions apply. ^Fixing the premium will result in a reduction to your level of cover. ^^For any TPD amount above \$3 million, the Activities of Daily Living definition will apply.

^^^ The child must be at least 2 years old.



Extra benefits for extra life protection

For an additional cost you can choose these options:

- 1 receive a lump sum** if you become totally and permanently disabled (known as 'Disability Benefit' or 'TPD')
- 2 waive your premiums** if you become totally disabled (known as 'Waiver of Premium')
- 3 insure yourself** for an additional amount should you lose your life as a result of an accident (known as 'Accidental Death Benefit')
- 4 increase death and/or disability cover** yearly to reflect your revised business value (known as 'Business Protection Option')
- 5 re-purchase insurance** for loss of life for loss of life (known as 'Disability Buy Back')
- 6 protect up to five children or grandchildren** under age 16 by insuring each of them for up to a maximum of \$100,000 if they become critically ill or lose their life^^^

Did you know?

The most common death claim in 2006 was due to cancer. This was for both men and women. Interestingly, almost 68% of all death claims were made from policies that have been with Aviva for over 10 years

Source: Claims paid in 2006, Aviva Claims.

What if? A case study

Bill, aged 39, is a self employed IT consultant earning \$84,000 per annum. Lucy, aged 35, is not employed as she has stopped working to raise their three children aged 7, 5 and 3. Their home has an outstanding mortgage of \$390,000 and they have just put a deposit on a holiday house in Port Douglas to spend their Christmas holidays in each year.

If Bill were to die, the correct amount of life insurance would cover such things as debt repayment in full on both properties, every day living expenses for Lucy and the children, child care expenses if Lucy were to go back to work, as well as the cost of the children's ongoing education.

But what would happen if...

Bill becomes totally and permanently disabled?

If Bill had a serious accident and was paralysed, or became severely handicapped, Total and Permanent Disability (TPD) cover would allow Lucy to meet the costs of providing Bill with the medical attention he needed. It would also allow Lucy and Bill to make the necessary modifications to their home to make life easier for Bill.

Bill suffers a critical illness?

If Bill had a heart attack and had to undergo bypass surgery and was unable to return to work for seven months, Critical Illness cover can help meet the medical expenses and Bill's foregone income.

Something happened to Lucy?

Bill is not the only person who needs cover. In the event of Lucy's death or disablement, it would be likely that Bill is unable to leave work without sacrificing some or all of his current income. He may potentially have to look after the children himself or pay for additional childcare expenses. Sufficient protection for Lucy is vital for the continual management of the family household in the event of her death or disablement

If Bill dies?

If Bill were to die without adequate life insurance, it would be most likely that Lucy will not be financially secure. She would need to continue mortgage repayments, pay for the children's education and return to work to finance everyday living expenses. The right level of protection will ensure Lucy and the children are financially secure and have adequate funds to continue life as they know it. If Bill dies in an accident and he has purchased the Accidental Death Benefit option with his Aviva Life policy, he could receive an additional \$1,000,000.

This member case study is an illustration only. Before acting on this advice with your adviser, you should consider the appropriateness of the advice in regard to your financial situation. If this advice relates to the acquisition of a product, you should also obtain a Protectionfirst Product Disclosure Statement relating to the product and consider the Statement before making any choice to acquire the product.



Protection Recovery Money

Protect everyone that is important to you

With Recovery Money from Aviva, not only are you insured for up to 34 illnesses – ranging from cancer to heart attacks – but you're also covered for loss of life. You even have the option to upgrade your cover for disability. You can relax knowing that should the worst happen to you, you're covered by Aviva.

Benefits of life insurance with Aviva

- ✓ pays a lump sum if you lose your life or become critically ill
- ✓ receive up to \$10,000 as an advance payment to meet your funeral costs
- ✓ receive an advance death benefit payment of if you become terminally ill*
- ✓ enjoy automatic annual increases in your cover in line with inflation**
- ✓ enjoy automatic renewal of your policy until it expires (providing you continue to pay premiums)
- ✓ increase your cover when significant events occur e.g. marriage (known as 'Future Insurability')***
- ✓ freeze your premiums after your 30th birthday (known as the 'Economiser Option')****
- ✓ we'll automatically upgrade your policy if the policy improves (known as 'Upgrade Guarantee') subject to there being no change in relevant premiums

How much cover can you apply for?

Insurance if you become critically ill

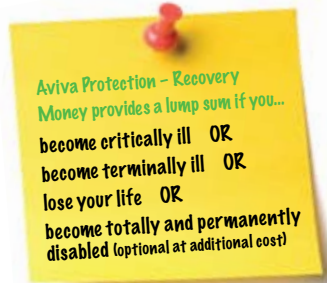
apply for up to \$2,000,000

Insurance for loss of life (inc. terminal illness)

there are no limits to death cover

Insurance if you become totally and permanently disabled (optional at additional cost)

apply for up to \$5,000,000^^



Extra benefits for extra life protection

For an additional cost you can choose these options:

- 1 **waive your premiums** if you become totally disabled (known as 'Waiver of Premium')
- 2 **re-purchase insurance** for loss of life (known as 'Disability Buy Back' or 'Critical Illness Buy Back') or 100% of your critical illness insurance (known as 'Critical Illness Re-instatement')
- 3 **insure yourself** for an additional amount should you lose your life as a result of an accident (known as 'Accidental Death Benefit')
- 4 **protect up to five children or grandchildren** under age 16 by insuring each of them for up to a maximum of \$100,000 if they become critically ill or lose their life^
- 5 **severe illness** – if you are under age 70 and insured for over \$100,000 for critical illness, we can now make an advance one-off partial payment if you are diagnosed with a certain illness or suffer certain injuries (e.g. Severe Rheumatoid Arthritis)
- 6 **available to all occupations** against occupationally acquired Hepatitis B and C up to \$500,000
- 7 **increase death and/or disability and/or critical illness cover** yearly to reflect your revised business value (known as 'Business Protection Option')

Note: conditions and restrictions apply to all insurance and options

* As defined in the policy terms and conditions. **Min. CPI is 3% p.a. *** Conditions apply **** Fixing the premium will result in a reduction to your level of cover. ^ The child must be at least two years old. ^^ For any TPD amount above \$3 million, the Activities of Daily Living definition will apply.

“Aviva took care of us when we needed them most...”

When Ned became disabled it was devastating for his wife Laura. But not as devastating as it could have been because after he had been paid out he could still buy back his Aviva cover.

Insurance is important

“Even though I’m better now, I’m still open to other risks,” said Ned. “When something like this happens to you, you realise the importance of insurance even more.”

Be prepared

Laura wholeheartedly agreed. “We added the Buy Back Option when we signed up for Ned’s policy. After payment of the disability benefit, our financial adviser gave us a call and asked if we wanted Ned’s policy for loss of his life. We couldn’t believe it. We can still benefit from having insurance.”

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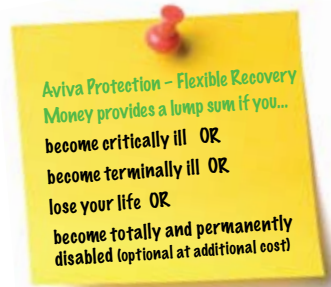


Protection

Flexible Recovery Money

Protect yourself and the people in your life

There are always a few bumps in life. Often, when we least expect it. With Flexible Recovery Money in conjunction with Life cover from Aviva, not only are you insured for up to 34 illnesses – ranging from cancer to heart attacks – but you're also covered for loss of life. You even have the option to pay some of your premiums using your super contributions - to save tax. You can't get more flexible than that!



Benefits of Flexible Recovery Money

- ✓ pays a critical illness benefit if you become critically ill
- ✓ pays a death benefit if you lose your life
- ✓ receive up to \$10,000 as an advance payment to meet your funeral costs
- ✓ receive an advanced death benefit payment if you become terminally ill*
- ✓ enjoy automatic annual increases in your cover in line with inflation**
- ✓ enjoy automatic renewal of your policy until it expires (providing you continue to pay premiums)
- ✓ increase your cover when significant events happen e.g. marriage (known as 'Future Insurability')***
- ✓ freeze your premiums after your 30th birthday (known as the 'Economiser Option')****
- ✓ we'll automatically upgrade your policy if the policy improves (known as 'Upgrade Guarantee') subject to there being no change in relevant premiums
- ✓ pay for some benefits (e.g. life and TPD) from your super contributions and other benefits outside of super (e.g. Critical Illness Benefit)

How much cover can you apply for?

Insurance if you become critically ill

Apply for up to \$2,000,000

Insurance for loss of life (inc. terminal illness)

There are no limits to death cover

Insurance if you become totally and permanently disabled (optional at additional cost)

Apply for up to \$5,000,000^

Extra benefits for extra flexible protection

For an additional cost you can choose these options:

- 1 available to all occupations** against occupationally acquired Hepatitis B and C up to \$500,000
- 2 waive your premiums** if you become totally disabled (known as 'Waiver of Premium')
- 3 protect up to five children or grandchildren** under age 16 by insuring each of them for up to a maximum of \$100,000 if in the event they become critically ill or lose their life^^
- 4 insure yourself** for an additional amount should you lose your life as a result of an accident (known as 'Accidental Death Benefit')
- 5 increase death and/or disability and/or critical illness cover** yearly to reflect your revised business value (known as 'Business Protection Option')
- 6 re-purchase insurance** for loss of life (known as 'Disability Buy Back' or 'Critical Illness Buy Back') or 100% of your critical illness insurance (known as 'Critical Illness Re-instatement')
- 7 severe illness** – if you are under age 70 and insured for over \$100,000 for critical illness, we can now make a one-off partial payment if you are diagnosed with a certain illness or suffer certain injuries (e.g. Severe Rheumatoid Arthritis)

Note: conditions and restrictions apply to all insurance and options.

TIP: This policy can only be held in conjunction with an approved Aviva Protection – life policy.

*Terminal illness is when you are likely to lose your life within 12 months. **min. CPI is 3% p.a. ***Conditions apply. ****Fixing the premium will result in a reduction to your level of cover. ^ For any TPD amount above \$3 million, the Activities of Daily living definition will apply. ^^ The child must be at least two years old.

What makes Aviva stand out?

“You can insure up to five children or grandchildren for a defined critical illness.”

This is known as the Child’s Critical Illness Care Benefit.



Protection

Stand Alone Recovery Money

Protection for whatever is around the corner



Sometimes we all need peace of mind. Stand Alone Recovery Money is an extra level of insurance that can cover you for up to 34 illnesses – ranging from cancer to heart attacks. You can even insure yourself for total and permanent disability.

Benefits of Stand Alone Recovery Money

- ✓ pays a critical illness benefit if you become critically ill
- ✓ pays a TPD benefit if you become totally and permanently disabled
- ✓ enjoy automatic annual increases in your cover in line with inflation*
- ✓ enjoy automatic renewal of your policy until it expires (providing you continue to pay premiums)
- ✓ increase your cover when significant events happen e.g. marriage (known as 'Future Insurability')**
- ✓ freeze your premiums after your 30th birthday (known as the 'Economiser Option')***
- ✓ we'll automatically upgrade your policy if the policy improves (known as 'Upgrade Guarantee') subject to there being no change in relevant premiums

How much cover can you apply for?

insurance if you become critically ill

apply for up to \$2,000,000

insurance if you become totally and permanently disabled (optional at additional cost)

apply for up to \$3,000,000


Notes: Conditions and restrictions apply to all insurance and options.

*Min. CPI is 3% p.a. **Conditions apply ***Fixing the premium will result in a reduction to your level of cover. ^ The child must be at least two years old.

Extra benefits for extra stand alone recovery protection

For an additional cost you can choose these options:

- 1 re-purchase 100% of your critical illness insurance** (known as 'Critical Illness Reinstatement')
- 2 protect up to five children or grandchildren** under age 16 by insuring each of them for up to a maximum of \$100,000 if they become critically ill or lose their life^
- 3 insurance** if you become totally and permanently disabled (known as 'Disability Benefit' or 'TPD')
- 4 severe illness** – if you are under age 70 and insured for over \$100,000 for critical illness, we can now make a one-off partial payment if you are diagnosed with a certain illness or suffer certain injuries (e.g. Severe Rheumatoid Arthritis)



What you need to know
To find out more, talk to
your financial adviser

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Applications to invest in a financial product issued by NULAL or any of its related entities must be made by completing the application form attached to the applicable Product Disclosure Statement ('PDS').

A PDS is available from Aviva or your financial adviser. Investors should consider the PDS before making an investment decision or deciding to continue to hold a product.

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